ing all avenues of recovery and to safeguard their interest and enforcement of security withine the penod of lav of limitation, file suits for recovery of outstanding amounts remaining unpaid by the borrowers. Banks also write off certain advaaces as bad debts only when they are fully satisfied that these advances are idtimately irrecoverable. Thus., the accounts under default are kept under constant watch and review to safe-guard the interest of the banks. Recently, thel recovery of debts due to banks and Fi-nimcial Institutbns Act 1993 has been enacted for expeditious adjudication and recovery of debts due to banks and for matter connected therewith or incidental thereto.

Rural credit of NABARD

2139. SHRI SUNDER SINGH BHANDARI: Will the Minister of FINANCE be pleased state:

(a) what are the reasons for which only 5 per cevit of rural credit of NABARD goes to crop loans;

(b) which are the external influences affecting rural lending in the country;

(c) whether Government have considered sharing the responsibility of financing by banks; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. ABRAR AHMED) (a) to (d) National Bank for Agriculture and Rural Development (NABARD) have reported that neariy 50 per cent of the refinance disbursed by them has gone for financing crop loans during the last two years as mdicated be'ow:—

(Rs. in crores)

Year	Total refinance sanctioned	Of which crop loans	Total disburse-ments	Of which crop loans
1991-92 . . .	6530.64	3513.57 (53.8)	5140.15	2576.50 (50.1)
1992-93 . . .	7713.99	3753.42 (43.6)	6087.65	3030.47 (49.8)

(Figures m brackets indicate percentage)

The Go-operatives which are the major purveyors of rural credit have been affected on account of increasing loan delinquency, non-viability of credit insti-tntloas more particularly at the grass-root level. NABARD is extending loans to State Govemments for contributi-iig to the share capita' of Co-operative Credit Ins-titutions to strengthen their borrowing power and increase the loans business. It bas also relaxed its eligibility norms/ Operational disciplines for sanction of seasonal .Agricultural Operations (SAO) loans in order to maintain the credit

Pay Sxatio of of field Supervisions of Rural Banks

2140. SHRI ASHIS SEN: Will the Minister of FINANCE be pleased to state:

(a) whether the Regional Rural Banks have altowed the pay fixation of field Supervisons in Madhya Pradesh keeping fcl view the revised pay-scale of Vateri-nary Extension officer of Madhya Pradesh as advised by NABAKD on 28th March, 1993; and